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United States Patent and Trademark Office
Commissioner Of Patents
Attn: Examiner Cristina O Sherr
Organization TC3600 Bldg./Room CPK5
P.O. Box 1450
Alexandria VA 22313 – 1450

Re: Application No. 9/940,211

Dear Ms. Sherr:

As per your directions in our 10:30 am telecom of December 10, 2004, enclosed please find the attempted clarifications to the issues noted in the Office Action dated November 17, 2004.

I will first provide details of the "Identity Theft" prevention component in Claim 6 before attempting to clarify the actual "SHIFT" credit card aspect, which will be very limited.

If necessary, I would pay for additional Claims or abandon other Claims in favor of the "Identity Theft" prevention component being promoted.

Thank you for your time and attention to this matter,

Respectfully submitted,

Edward Federowicz